STATE BANK OF INDIA OFFICERS' ASSOCIATION



(BENGAL CIRCLE)

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# To All Members (Please Circulate)

# 42<sup>ND</sup> ANNUAL GENERAL MEETING ADMINISTRATIVE ZONAL COMMITTEE, BIDHANNAGAR

The 42<sup>nd</sup> Annual General Meeting of SBIOA (Bengal Circle), Administrative Zonal Committee, Bidhannagar held at Utsav Mancha, Kankurgachi on 11<sup>th</sup> December, 2022 commenced with the flag hoisting ceremony by the inaugurator of the meeting, President SBIOA, Bhopal Circle and Deputy General Secretary, AISBOF, Comrade Madan Kishore Jain and the Chief Guest, Shri Ravindra Kumar Srivastava, DGM (B&O) Bidhannagar Module, in presence of other Circle leadership.

ComradeNisha Jaiswal and Comrade Moupiya Chakraborty anchored the program. Comrade Sarbadipta Guha, Comrade Rajashree Bhattacharjee Sarkar, Comrade Paramita Dutta, Comrade SomdattaBasu and Com. Nisha Jaiswal performed the inaugural songs under the "SRIJAN",Bidhannagar, the cultural wing of SBIOA (Bengal Circle).

Digital display, compiled by Comrade Pinaki Das, Comrade Bikash Saha and Comrade Samrat Kundu, showcased the history of trade unionism in our country. Comrade Samrat Kundu shared his views about trade unionism in our country.

The Anchors then invited dignitaries Comrade Saroj Kumar Das, Zonal President, Comrade Chandan Mukherjee, Chief Regional Secretary, Comrade Asitava Kundu, Circle President, Comrade Sabuj Mistry, Vice President, Comrade Madan Kishore Jain, President, SBIOA (Bhopal Circle) and Deputy General Secretary, AISBOF, Shri Ravindra Kumar Srivastava, Deputy General Manager (B&O), Bidhannagar Module, Comrade Subhas Chandra Mondal and Comrade Arun Kumar Roy, both Deputy General Secretaries, SBIOA (Bengal Circle) and the undersigned.

The 42nd Annual General Meeting started with lighting of the ceremonial lamp, by the dignitaries.

Chief Regional Secretary Comrade Chandan Mukherjee welcomed all the dignitaries on and off the dais. He conveyed his gratitude to the leaders for their guidance which paved his journey as the Chief Regional Secretary.

The Chief Guest of the meeting, Shri Ravindra Kumar Srivastava, DGM (B&O), Bidhannagar Module, expressed his pleasure to be a part of AZC, Bidhannagar. He thanked the entire Bidhannagar Module for a commendable performance in the areas of both business and operations. He emphasized on customer service, improvement in digital penetration through YONO, increase in deposits both SB and CASA, reduction of false compliances in RFIA which became a concern for the Module.

Inaugurator Comrade Madan Kishore Jain, President SBIOA (Bhopal Circle) and Deputy General Secretary, AISBOF started his speech by appreciating the slogan shouting at the meeting and the ChiefRegional Secretary's report. He emphasized that there was no Bank in India other than the State Bank of India which reached out every corner of Indian society. SBI literally ensured financial inclusion. He also pointed out that Twitter's decision to lay off employees was an example of monopoly and ability to earn profit by reducing the workforce and also noted that Artificial Intelligence which got immense importance in the banking sector would cause lay off of many employees in the future. The service provided by the PSBs during Covid-19 acted as an engine that drove the country's economy. Com. Jain also mentioned that 96% digitalization was unrealistic in a country like India where rural people were skeptical about online platforms due to fear of frauds.

The Administrative Zonal Committee felicitated Comrade Asit Kumar Sinha for his immense contribution in the area of medical support. Central Committee Member Comrade Shyamal Kumar Mitra was felicitated by the Administrative Zonal Committee for his ensuing superannuation from the service of the Bank on 31.12.2022.

The Business Session of the meeting started with taking of the pledge of SBIOA (Bengal Circle) by all the members, led by Comrade Saroj Kumar Das, Zonal President. Comrade Das before reading out the notice welcomed all the dignitaries and members. He thanked Comrade Tushar Kanti Ghosh, AGS-in-charge Bidhannagar, in his absentia, for all his support. Zonal President, Comrade Das then read out the notice of the meeting. He invited Chief Regional Secretary Comrade Chandan Mukherjee to the dais to place the Secretary's Report.

Comrade Chandan Mukherjee greeted all the comrades present there, stressed on various aspects of an officer's role. Comrade Mukherjee reiterated the fact that there was an imbalance in three areas, viz misbehavior, login-day and deposit mobilization. (BENGAL CIRCLE)

:2:

He pointed out that there was no login-day for the Bank's core products unlike SBI Life. Login-day pressure remained the main reason for mis-selling.

A minute of silence was observed to remember the personalities who left during the period under report. Comrade Mukherjee expressed his sincere gratitude to the Circle leadership for their immense contribution in achieving the three holidays: Bhatridwitya, Chhat Puja and New Year's Day as per N I Act. He asked each Regional Secretary to provide two names for defence related work.

He once again expressed his gratitude to the AZC Bidhannagar team and all the Regional Secretaries for their stupendous work and appreciated Region-2 for conducting Thursday's Meet on regular basis. The Chief Regional Secretary ended his speech by inviting all members to join the 57<sup>th</sup> Annual General Meeting of Circle Association on 28<sup>th</sup> January, 2023 at Nazrul Mancha.

Comrade Swadhin Halder, Zonal Treasurer placed the Statement of Accounts.

The Zonal President invited the comrades in seriatim for their deliberations on the Secretary's Report and Statement of Accounts.

### Comrade Kunal Kumar, Kandi Branch

He raised the issue of a hefty fine imposed on joint custodians due to delay in reporting in e-Kuber mostly due to technical issue. He also pointed out the lack of desired support from FSLO in this regard.

#### Comrade Fareen Fatima, Beldanga Branch

Comrade Fatima urged more transparency regarding payment for working on holidays. She proposed to avoid posting of women in single occupancy branches. She also noted that it was very difficult to reconstruct Non-FI legacy accounts in rural areas.

#### Comrade Ramesh Mishra, RBO-3

Comrade Ramesh Mishra talked passionately about the way officers were treated, particularly Branch Managers in Preview Meetings. He urged prompt resolution for complaints of internal customers with same gravity as external complaints. He talked about decreasing staff strength with increasing business pressure, reset of budget in mid financial year et el.

### Comrade Rahul Badani, Manicktala Civic Centre (MCC) Branch

He stressed on the fact that though digital loans like PAPL, PABL were wonderful products but repeated phone call to same customers due to extreme pressure for conversion, tarnished the image of our mighty Bank.

### Comrade Amit Pal, PBB Krishnagar Branch

Comrade Amit Pal pointed out the following:

- There should be a 10 day introductory training for new officers.
- Bank's irrelevant budget and targets forced officers to keep branches open on holidays.
- There should be a Grade Pay system for Branch Managers working in operations.

### Comrade Sujit Kumar Biswas, RBO-6

He suggested utilization of SBI Life staff in branches reasonably and rationally to optimize performance of the Branch officials. He also urged to increase payment on medical bill.

### Comrade Tapas Mondal, SMECC, Bidhannagar

Comrade Mondal noted that his Composite Unit conducted a Blood Donation Camp. He asked branches to help SMEC in recovering NPA.

#### Comrade Shubhadip Mukherjee, RBO-2

Comrade Mukherjee, expressed his gratitude to the Circle leadership for achieving three holidays as per NI act. He suggested that CBS required some changes for the KCC loan application. Activation of CVE business was absurd and unrealistic for single officer branches.

The Chief Regional Secretary was then invited to the dais for his deliberation:

• He requested every member to consult Page No 27 to 35 of the CRS report for valuable working guidance.

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- Circle leadership was working hard to solve the problem regarding e-Kuber. Com CRS advised Chest branches to keep the rest amount in hand balance duly informing the appropriate authority.
- All transfer/repatriation postings were done in a very transparent manner after meaningful consultation as per the members' convenience.
- Internal customer misbehavior became a great concern. Comrade CRS urged the controllers to realize that misbehavior decreased the moraleof the officers.
- Comrade Mukherjee acknowledged that constant calling to the customers regarding conversion of digital loans brewed a negative impact among the customers. He condemned number games in digital and CVE products and several instructions from the controlling office which were meant for their personal uplift and promotion.
- There should be a Ladies Toilet in every branch of the Module and work was going on in this regard.

The Statement of Accounts and the Chief Regional Secretary's report were accepted by the House. Comrade Zonal President then clubbed the agenda no 3- Organisational Development & 4 - Miscellaneous and invited Comrade Asitava Kundu, President of SBIOA (Bengal Circle) on the dais to deliver his valuable speech.

# Comrade Asitava Kundu, President, SBIOA (Bengal Circle)

The following were the important points noted by the Circle President;

- He appreciated the conduct of the 42<sup>nd</sup> Annual General Meeting.
- Comrade Kundu quoted the opinion of our hon'ble Chairman who categorically said that the Bank's policies were not being percolated down the line and this invited untoward incidents.
- Valued customers were literally getting trapped in branches for CVE business. Bank's image was being tarnished gradually.
- The introduction of quick promotion policy created a vicious rat race.
- He assured the House that it was our mighty Association which always stood beside every member. The Medical Team and the Defence Cell were working tirelessly to extend allpossible support.

The undersigned greeted the house and shared his view on the vulnerability in different business areas where officers showed unreasonable dependence on third party or outsourced staff. He urged upon the house to refrain themselves from such dependence.

He shared his experience about his meet with State's Honourable Chief Minister reagrding three holidays under NI Act. He reiterated that 5-day banking was knocking on the door. He also reiterated that work life balance had to be ensured by the controllers. For this reason Clerical Staff members were reluctant to take promotion which created a massive crisis.

After relentless persuasion of Association, 175 Circle Based Officers was allotted to our Circle. He also discussed about Grade pay. He demanded for conversion of Unavailed Compensatory Leave to be converted into PL.

He demanded auto approval in HRMS for compensation on attending office on holidays. He demanded to identify the Xpress credit application where recommendation and approval were executed from same IP. The undersigned also expressed the necessity for clear definition of 'station' when station-leave was a matter of concern.

A unique Charter of Demand for 9<sup>th</sup> Joint note was placed under the leadership of Comrade Soumya Datta, former General Secretary of AIBOC & AISBOF who superannuated recently. He disseminated the pertinent component in Charter of Demand which was unique this time. A plethora of women officers' issues like flexible working hours, work from home, extended maternity leave, menstrual leave etc. was incorporated.

Then the Vote of Thanks was proposed by Comrade Shibaprasad Chakraborty, Asstt. Zonal Secretary (AZC, Bidhannagar) and the meeting concluded with the rendition of National Anthem.

### With revolutionary greetings,

Shubhajyoti Chattopadhyay (General Secretary)

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